

INSURANCE FACTS

For Michigan Consumers

2006 Buyers' Guide to Auto Insurance

Toll-Free Consumer Assistance Line
877-999-6442

Department of Labor and Economic Growth
Office of Financial and Insurance Services
www.michigan.gov/ofis

Dear Auto Insurance Consumer:

Each year the Michigan Office of Financial and Insurance Services (OFIS) conducts a survey of auto insurance companies to find out what they charge for different policies in different areas around the state. This rate survey is designed to show how much rates can vary from company to company and to help you find the coverage you want at the best possible rate.

Companies represented in the guide are only those that are subject to Michigan's Essential Insurance Act, which was passed by the legislature in 1979. This Act is designed to make auto insurance available to all eligible Michigan citizens. It also allows companies to set their own rates without the prior approval of the Commissioner of Financial and Insurance Services. This means that a company can change its rates quickly to respond to the demands of the marketplace.

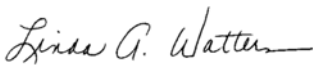
Because there are varying factors that affect what you pay for your insurance, it is not possible to show a rate for every situation. We have instead chosen four examples to represent various insurance purchasers and asked insurance companies to provide a rate for each example in the territories listed as of March 1, 2006.

It's important to note that the rates included in this guide do not include all discounts (i.e. group discount, multi-policy discount, insurance credit score discount) that could reduce your total insurance premium. Please review the discount section on page 6 and ask your agent which discounts you are qualified to receive. Sometimes, a company may offer discounts in addition to what is listed in this survey. It is important to ask what additional discounts may be applied to your total premium. Discounts to the base rate may greatly reduce the total premium you pay.

It is critical when reviewing the survey material to remember that the rate comparisons in this guide are designed to be used as a starting point for shopping for the best automobile insurance rate and do not cover all situations.

I sincerely hope that you use this guide as a tool when shopping for auto insurance. Also, take the time to ask your agent specific questions regarding the policy you want. If you find that while shopping for insurance you hear some of the statements listed on the bottom of page 7 - we want to know about it. Please contact us toll-free at 877-999-6442 or via our website at www.michigan.gov/ofis.

Sincerely,



Linda A. Watters, Commissioner
Office of Financial and Insurance Services

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Shopping for Auto Insurance Worksheets

This consumers' guide is a publication prepared by the Michigan Office of Financial and Insurance Services (OFIS). You can view more publications by visiting the OFIS web site at www.michigan.gov/ofis

Any insurance consumer who needs help with an insurance problem or who feels he or she is not being treated fairly by an insurer, please call **toll free 1-877-999-6442**

Michigan No-Fault Automobile Insurance

No-fault insurance is required by law in Michigan. Every car owner must buy certain basic coverages in order to register a vehicle in Michigan. It is against the law to drive, or let your car be driven, without no-fault insurance. The basic no-fault policy has three parts:

Personal Injury Protection (PIP)

If you are hurt in an auto accident, this part of your no-fault policy will pay all of your medical costs. It will also pay, up to a maximum amount, for the wages you would have earned if you had not been hurt, for up to three years.

In 2006, the allowed amount under no-fault is \$4,400 per month. If you are killed in an accident, your policy will pay your family up to the monthly amount for three years, based on what they would have received from your earnings and fringe benefits. You may also be entitled to up to \$20 per day in replacement services. This is to pay for services you are no longer able to provide for yourself or your family because you are injured, such as housekeeping and yard work.

You may coordinate PIP coverage with any health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. The health or disability plan then becomes the primary payer for medical or wage loss expenses, and the auto policy would cover remaining medical or wage loss expenses. These auto insurance coverages are also called excess medical and excess wage loss.

Property Protection Insurance (PPI)

No-fault will pay up to \$1 million for damage your car does in Michigan to other people's property, such as buildings and fences. It will also pay for damage your car does to other people's properly parked vehicles.

Residual Liability Insurance—Bodily Injury and Property Damage (BI/PD)

The no-fault law protects insured persons from being sued as the result of an auto accident

except in certain special situations. These are some of the circumstances under which you could be sued:

- If you cause an accident in Michigan in which someone is killed or seriously injured.
- If you are involved in an accident in Michigan with a non-resident who is an occupant of a motor vehicle not registered in Michigan.
- If you are involved in an accident in a state other than Michigan.
- For up to \$500 in damages to another person's car, which is not covered by insurance, if you are 50% or more at fault in the accident.

Your required no-fault policy will pay up to your coverage limit amounts if you are sued or are legally responsible for damages in these situations.

The minimum required BI/PD coverage limits are:

- Up to \$20,000 for a person who is hurt or killed in an accident.
- Up to \$40,000 for each accident if several people are hurt or killed.
- Up to \$10,000 for property damage in another state.

These limits are often described as 20/40/10. Courts sometimes award more than these amounts. If this happens, you would be responsible for paying the amount not covered by your policy. To protect themselves, many people buy extra liability insurance.

Optional Automobile Insurance Coverages

There are some optional insurance coverages you may wish to consider. State law does *not* require that these coverages be purchased.

Your no-fault insurance does not pay for repairs to your car if it is damaged in an accident. If your car is properly parked and hit by another car, the other driver's insurance will pay for your repairs. Except for this situation, the only kinds of auto insurance that pay for repairs to your car are collision and comprehensive coverage. Several of the examples in the guide include these optional coverages.

Collision Insurance

This coverage pays for repairs to your car when it is damaged in a crash. There are three basic kinds of collision insurance to choose from: broad form, standard, and limited. Collision insurance is usually sold with a deductible. A deductible is the money you agree to pay toward the cost of repairs before the insurance company steps in and pays the rest. The larger the deductible, the lower the cost of your collision insurance.

- Broad Form collision pays for damages regardless of fault, with a deductible that applies only if you are substantially at fault.
- Standard collision pays for damages regardless of fault, with a deductible that always applies.
- Limited collision pays only if you are not substantially at fault, and may or may not have a deductible.

Comprehensive Insurance

This coverage pays for your car if it is stolen or for repairs if it is damaged by a falling object, fire, flood, vandalism, or collision with an animal.

Uninsured Motorists Coverage (UM)

This coverage will pay if an uninsured motorist seriously injures you or a member of your family. Uninsured motorists coverage is usually sold with limits of \$20,000 per person and \$40,000 per accident (20/40). This coverage will not pay for damage to your vehicle.

Automobile Insurance Eligibility

This guide is a survey of rates for four sample driver households who are eligible for auto insurance under the law. An eligible person for auto insurance is a person who has a car registered in Michigan or has a valid Michigan driver's license. However, there are times when a company can refuse to insure you.

Reasons for Denial

You *can* be turned down for auto insurance if:

- you are not required by law to have no-fault insurance.
- your driver's license is suspended or revoked.
- within the past five years, you have been convicted of trying to defraud an insurance company, or have been denied payment of a claim over \$1,000 because there is evidence of fraud on your part.
- within the past three years, you have been found guilty of a felony with a motor vehicle, driving under the influence of alcohol or drugs, failing to stop at the scene of an accident, or reckless driving.

- the car you want to insure does not meet Michigan safety requirements.

- within the past two years, your auto insurance has been cancelled because of non-payment of premium. This can be waived if you pay the entire premium on the policy you are buying in advance.
- the insurance you want to buy requires you to be a member of a group, club or organization and you do not join the organization.
- your driving record causes you to have more than the allowable number of "eligibility points."
- you do not meet the requirements of a company's

Insurance Eligibility Points

Insurance companies assign *insurance eligibility points* for certain traffic violations.

Insurance eligibility points are not the same as points on your official driving record. They are simply a guide to help the company decide whether you are eligible for auto insurance. You can be turned down for auto insurance if you have seven or more eligibility points from violations within the past three years.

How insurance companies assign eligibility points:

Driving more than 15 mph over the speed limit
(careless driving) - four points

Driving 11-15 mph over the speed limit
– three points

Driving 15 mph or fewer over the speed limit on
freeways that used to have a maximum speed limit of
70 mph - two points

Other moving violations - two points

The first accident in which you are more than
50% at fault - three points

The second and all following accidents in which you
are more than 50% at fault – four points

underwriting rules. (See *Company Guidelines on following page*).

Automobile Insurance Eligibility

Company Guidelines

Insurance companies also use certain guidelines, called underwriting rules, to help decide whether they will insure you. These rules may be different for each company, but each company must apply its rules in the same way to everyone. For example, a company may refuse to insure you if it does not have a rate for your type of car, or if your car is very expensive to repair or replace (such as custom or antique cars).

Ineligible Persons

If you find you are not eligible for auto insurance, you may want to ask your agent to apply to the Michigan Automobile Insurance Placement Facility for you. The Facility was created to offer insurance to those persons who

have difficulty finding insurance through regular companies. Any licensed agent can help you apply for insurance through the Facility.

Eligible Persons

If you are a person who is eligible for auto insurance, read on to see how you can use this survey and perhaps reduce the cost of your auto insurance.

The Michigan Office of Financial and Insurance Services has additional information available regarding auto insurance. Please visit our web site at www.michigan.gov/ofis or call us **toll free at 877-999-6442** to obtain more information.

Saving Money on Auto Insurance

The survey rates have been determined using the rating factors specified in each example. However, your actual premium will be determined using the characteristics of your household members and vehicles. It is important to shop around to find the lowest premium, but there are other ways to further reduce your cost of auto insurance.

Physical Damage Deductibles

Increasing your deductibles on the physical damage coverage (i.e. comprehensive and collision) can make a significant difference in the cost of your policy.

PIP Deductibles

Even if you don't have other health or disability coverage, many companies offer PIP coverage at a reduced rate if you choose to pay a deductible on the medical or disability benefit. The deductible may be up to \$300 for each benefit and would be paid by the policyholder and any other household member covered under the policy. You can choose a deductible on medical coverage only, disability only, or both.

Group Insurance Coverage

Many companies offer group auto insurance coverage at reduced rates to members of qualified groups, organizations, associations and trade or business associations (i.e. AARP, teacher's association, university alumni association). Credit union members and employees of various businesses may also be eligible. If you are a member of one of these types of groups, ask your agent if you qualify for group coverage. More than one insurer may offer reduced rates to your group, so you may want to check with several agents, or ask your agent to check with several companies.

Coordination with other Health, Disability Coverage

Your personal injury protection (PIP) premium may be reduced if you have other

health or disability coverage, through your place of employment for example. Ask your agent about the option to coordinate health or disability coverage with your auto insurance PIP coverage. You may coordinate PIP coverage with any other health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. When you coordinate coverage, your health/disability policy becomes the primary payer for any personal injury claims related to your auto accident. Your auto insurance coverage pays for reasonable expenses not covered by the health/disability policy. Coordination of health/disability and auto insurance benefits applies only to the policyholder and family members covered under the policies.

Senior Citizen and Retiree Discounts (Work Loss Waiver)

If you are a senior citizen, aged 65 or older, the law requires a company to offer you a reduced premium if you drive your vehicle less than 3,000 miles per year. A retired person aged 60 or over, who does not have income from work, must also be offered the option to waive coverage for work loss that is paid under the PIP coverage. A person may waive coverage for himself or herself and an eligible spouse and receive a reduced premium for PIP coverage. Keep in mind that the work loss coverage may not be eliminated completely from the no-fault policy since it still applies to other persons who may be injured in or by the policyholder's vehicle.

***To save even more money
review the listing of possible discounts on the next page.***

Listing of Possible Discounts

Many insurers offer discounts for safety features like anti-lock brakes, air bags and anti-theft devices. You may also be eligible for a discount if you have two or more policies with the same insurance company (i.e. homeowners and auto policies). If it's a significant discount, it may be worth insuring both your auto and home with the same company. When you shop around for coverage, always ask what discounts the company offers and whether you qualify for any of the following:

- | | |
|--|---|
| <ul style="list-style-type: none">• You belong to an approved group or association that is eligible for a group discount.• You insure more than one vehicle with the same company.• You have more than one type of insurance with a company – home, boat, personal umbrella or life insurance policy.• You have a favorable credit history.• You have been with the same company for a specified amount of time and are eligible for a “Long Term Policy Holder Discount.”• You do not have any violations or convictions.• You have been accident free, violation or conviction free, or claim free for a specified time period.• You have no youthful drivers in the household.• You opt for higher deductibles for comprehensive or collision coverage. | <ul style="list-style-type: none">• You select a limited collision coverage policy, where, in the event of an accident, in which you are more than 50% at fault, the insurance company is not required to pay the cost of repairs to your vehicle.• Your automobile has anti-lock brakes.• Your vehicle has side air bags, or air bags for all front seat passengers.• You have an anti-theft device, such as an alarm, or an active disabling device that makes the fuel, ignition, or starting system inoperative on your vehicle.• You consistently wear a safety belt.• You are a non-drinker.• You are older than 65 and drive fewer than 3,000 miles per year.• Your household income is below a certain limit (usually on PIP only).• You have an advanced degree(s) or maintain a 3.0 or “B” grade point average. |
|--|---|

Remember: Insurance companies can develop any type of discount for any risk or group they feel may experience reduced losses, or expenses. It is critical when shopping around to ask for all the discounts the company offers.

How to Use the Survey

Find Your Territory

Review the detailed territory descriptions on the next page to determine which territory most accurately represents the area in which you live. For example, the Marquette territory could represent the entire Upper Peninsula; the Traverse City territory could represent northern lower Michigan, etc.

Find Yourself

Read the description of the four examples used in the survey and choose the one that best describes your situation.

Each example shows the base rate, with no discounts, for one year of car insurance for 16 different territories. Look at the rates for the example you have chosen under the territory that best represents your area.

Shop Around

When you have chosen some companies to shop, check the telephone book for a listing of offices in your area. While not all companies have offices throughout the state, you should be able to find an agent or company to call for a quote. You may also visit our web site at www.michigan.gov/ofis to search for a list of companies, agents or agencies that are licensed to sell insurance in Michigan.

Michigan law makes it illegal for an insurance company or an insurance agent to do certain things. **We want to know if you are told any of the following statements as you talk with an agent or a representative of a company. Call us immediately toll free at 877-999-6442 if you're ever told any of the following** (in a very limited number of circumstances these statements might not be illegal, but our office can verify this for you):

- We don't write in that area
- We aren't taking any new customers
- We don't have an agent in your area
- We can't write your auto insurance unless you insure your home with us
- You aren't eligible for a policy with our company (no explanation of ineligibility is provided) but we can place you with the MAIPF

We want to know if you have a problem with an agent/agency or insurance company during the process of shopping around for coverage. If you disagree with an insurance company about whether you are eligible for coverage, try to resolve the issue with the insurance company. If you still do not agree with the company position, ask them to provide specific rules or language that they believe excludes you from eligibility. If you are still dissatisfied, please contact our **Consumer Services Division toll free at 877-999-6442** to ask questions or to file a written complaint against the company or agent/agency.

Spending a little time shopping could save you a lot of money!

Insurance Companies in this Survey

The companies in this rate comparison are a representative sample of companies subject to the provisions of the Essential Insurance Act (EIA).

There are a few companies in the state that are exempt from the EIA due to size or limited amount of auto insurance business in Michigan. Exempt companies are not included in this comparison because their rating and underwriting practices may be very different from those subject to the EIA.

Rating Territories

Location plays an important part in determining auto insurance premiums. The law allows insurance companies to divide the state into rating territories, and each company defines its territories in a different way. For the purposes of the rate survey, cities or locations that are representative of certain parts of the state were chosen. The territories are described below. Intersections are given for locations that are often divided by a company's territory boundaries. If you are not located in one of the specific territories, you should look at the rates for the territory that most closely represents the area in which you live.

Location	Intersection	Zip
SWD (Southwest Detroit)	33rd & Jackson	48210
NWD (Northwest Detroit)	6 Mile & Lenore	48219
NCD (North Central Detroit)	Winchester & Binder	48234
SCD (South Central Detroit)	Gratiot & Mt. Elliott	48207
NED (Northeast Detroit)	State Fair & Redmond	48205
PON (Pontiac)	Auburn & Paddock	48342
MAC (Macomb County-Warren)	Canterbury & Hoover	48093
WDT (Wyandotte)	14th & Oak	48192
YPSI (Ypsilanti)		48197
LAN (Lansing)	Martin Luther King & Ottawa	48915
KAL (Kalamazoo)	Whites Road	49008
TRA (Traverse City)		49684
MAR (Marquette)		49855
SAG (Saginaw)	Hess & Sheridan	48601
FLI (Flint)	Dort & Davison	48506
GRA (Grand Rapids)	Plainfield & Knapp	49505

Example 1

Driver: Principal, age 18, licensed 2 years, single - no dependents;
 5 mi commute one way, 7,000 mi/yr; \$7,000/yr; no tickets or accidents
Car: 1998 Ford Ranger Pickup
VIN: 1FT&R10U&W

Coverages & Limits:
 BI/PD 20/40/10 or 50 CSL
 PPI \$1,000,000
 PIP medical & work loss excess

ANNUAL PREMIUMS BASED ON EXAMPLE 1 - All discounts are not included in the premiums listed below. See listing of possible discounts on page 6 of this guide.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Allstate Ins Co	4126	3739	4255	4394	3807	2846	2218	2295	2114	1838	1821	1898	1864	2271	2492	1807
Allstate Prop & Cas+	2395	2395	2395	3029	3029	1751	1406	1349	1008	1401	1323	1092	1221	1326	1326	1153
American Insurance Co	1934	1788	1934	1934	1934	1600	1782	1788	1385	1429	1429	1317	1324	1656	1977	1403
American Int'l Ins Co (AIG)	2164	1658	2760	2619	2068	1333	1412	1054	1208	1220	800	851	922	1217	1399	1087
American Int'l South (AIG)	2720	1995	3303	2972	2332	1497	1562	1177	1296	1292	808	847	951	1315	1568	1089
AMEX Assurance Co	5708	5000	4674	5694	4674	4254	2682	2742	2452	2478	1850	1984	1546	2974	3848	1832
Amica Mutual Ins Co	2002	1716	1782	2282	1782	1397	1285	1126	1345	1192	843	868	913	1124	1479	963
Auto Club Ins Assn*	5513	3513	4652	4816	3734	3370	2785	2390	2902	2527	1915	2037	1596	3337	3480	1693
Auto-Owners Ins Co+	4624	3665	4489	4624	3665	3223	3166	2302	2552	2129	2149	1917	1993	2572	3665	2109
Bristol West Ins Co^	3947	2414	3947	3947	3947	2414	1648	2414	1563	1052	1102	1392	1052	1563	2585	1222
Cincinnati Ins Co	2903	1532	2741	2896	2741	1469	1428	1482	1651	1439	1024	955	1081	1006	1921	1493
Citizens Ins Co of America	18372	15788	20000	20000	18372	12216	8425	6634	8769	7255	6011	5665	6169	8596	11261	5872
Citizens Ins Co of Midwest	3454	2636	3690	2918	2396	2132	1462	1340	1306	1280	1046	1056	1084	1094	1670	1048
Dairyland Insurance Co+^	4270	4390	4474	4474	4390	3922	3394	2518	1522	1546	1666	1666	1726	1918	2650	1798
Emcasco Ins Co	4746	3326	4674	5232	4674	3470	2876	2980	2406	2254	1936	1676	1782	1900	4612	2090
Employers Mutual Cas	4746	3326	4674	5232	4674	3470	2876	2980	2406	2254	1936	1676	1782	1900	4612	2090
Encompass Prop & Cas	3647	3879	3647	5960	6058	3305	3016	2901	2301	2591	1843	1726	1882	2812	2518	2091
Esurance Insurance Co#	5824	4668	4010	4664	4978	4010	2768	4010	2530	2136	1902	2528	2062	2692	4322	2206
Farm Bureau General*	1808	1808	1808	1808	1808	1673	1411	1280	1042	1091	1043	861	926	1386	1617	897
Farm Bureau Mutual*	1808	1808	1808	1808	1808	1673	1411	1280	1042	1091	1043	861	926	1386	1617	897
Farmers Ins Exchange*	10416	9507	8238	10771	6957	4971	4741	3652	4298	2332	3432	2959	1675	3861	4498	2037
Federal Ins Co (Chubb)	1953	1769	1769	1953	1953	977	1009	1824	837	816	931	717	876	1048	1021	739
First Liberty Ins Corp	3478	5795	8059	8366	7365	6108	3728	3392	3602	3061	2401	2551	2586	3849	5518	2331
Frankenmuth Mutual	5092	5092	5092	5092	5092	3964	3508	2024	2568	2056	1712	1712	1712	2316	3964	1942
Fremont Insurance Co	4310	4310	4310	4310	4310	3284	3284	2540	2540	2052	1964	1760	1760	2672	2540	1862
GEICO Indemnity Co#	2152	1775	1897	2071	1897	1514	1236	1337	1041	908	839	1080	977	1061	1411	927
Grange Insurance of MI^	9224	6934	9224	9224	7266	4676	5254	3942	4486	3216	3216	4364	2828	4848	6054	3016
Great Lakes Casualty	4300	3214	3034	3094	3034	2620	1806	2612	1638	1322	1228	1404	1170	1578	2380	1318
Great Northern (Chubb)	1953	1769	1769	1953	1953	977	1009	1824	837	816	931	717	876	1048	1021	739
Harleysville Lake States	5018	5018	5018	3755	5018	3320	2902	1930	2348	1965	1969	1775	1604	1965	5018	1800
Hartford Casualty	6490	5988	6490	6490	6490	3884	3542	3774	3019	2844	2145	2470	2480	3086	3574	2438
Hartford of the Midwest	6490	5988	6490	6490	6490	3884	3542	3774	3019	2844	2145	2470	2480	3086	3574	2438
Hastings Mutual Ins Co	3860	2880	3860	4202	3860	2972	2500	2880	1368	1502	1312	1410	1346	1482	3012	1818
Home-Owners Ins Co	4393	3480	4264	4393	3480	3063	3008	2187	2424	2022	2040	1822	1894	2443	3480	2004
Horace Mann Ins Co	6069	4488	5966	5966	5966	3659	2924	3338	2361	2447	2119	1808	1754	2293	3167	1968
Integon National Ins Co^	2828	3602	2830	3602	3318	2478	1704	1824	1454	1310	1172	1484	1262	1536	2876	1300

ANNUAL PREMIUMS BASED ON EXAMPLE 1

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Liberty Mutual Fire Ins	3478	5795	8059	8366	7365	6108	3728	3392	3602	3061	2401	2551	2586	3849	5518	2331
Merchants Mutual Ins Co	4457	2854	3365	6144	3365	2660	2336	2854	2042	1692	1498	1652	1913	2204	3579	1666
Mercury National Ins Co	4244	2994	2786	3294	3556	2470	3094	2786	1584	1280	1094	1608	1212	1728	2970	1320
Metropolitan Direct P&C#	2820	2736	2214	2256	2736	1720	1440	1500	1178	1188	1062	1024	990	1316	1916	1128
Metropolitan General	2960	2870	2326	2364	2870	1798	1506	1568	1228	1244	1110	1070	1034	1376	2006	1182
Metropolitan Prop & Cas	2960	2870	2326	2364	2870	1798	1506	1568	1228	1244	1110	1070	1034	1376	2006	1182
Michigan Insurance Co	7012	6058	7513	7513	7012	3780	3008	2659	3213	2659	2298	2015	2015	3471	4191	2209
Michigan Millers Mutual	5564	4474	4940	5670	4940	3256	2838	2728	1988	1988	1836	1330	1768	2110	3326	1804
Mid-Century (Farmers)*	10416	9507	8238	10771	6957	4971	4741	3652	4298	2332	3432	2959	1675	3861	4498	2037
Nationwide Mutual Fire	3400	3562	3400	3518	3562	1895	1535	1895	1508	1219	1288	1470	1266	1404	2223	1276
New Hampshire Ind (AIG)	3444	2786	3462	2680	2486	2322	1356	2322	1364	1152	1006	1386	1092	1512	2506	1218
Pacific Indemnity(Chubb)	1953	1769	1769	1953	1953	977	1009	1824	837	816	931	717	876	1048	1021	739
Pioneer State Mutual	2633	2097	2633	2633	2633	1937	2383	2097	1093	1015	1035	865	1021	1341	1337	1273
Progressive Marathon#	5911	4490	3577	4271	3334	3577	2487	3577	2241	1789	1688	2221	1698	2378	3947	1845
Progressive MI Ins Co	6480	4640	3592	4544	3408	3592	2288	3592	2152	1822	1790	2326	1794	2432	4328	1984
Safeco Insurance Co of IL^	5310	4168	3640	4084	3958	2466	2818	3392	2002	2084	1670	2038	1876	2100	3758	2104
Secura Ins A Mutual Co+	7608	7608	7608	7608	7608	4367	2648	4367	2375	3012	1375	1313	3079	3514	3783	2606
Standard Fire (Travelers)	4733	3198	4733	4733	1939	1999	1939	3198	1434	1348	1371	1428	1424	1604	2630	1264
State Auto Mutual Ins Co	1824	2108	1806	1508	2190	1860	2190	1890	1102	1206	1034	984	984	1478	1994	1050
State Farm Mutual Auto	3759	2532	5933	5933	4028	4095	2422	2229	2492	2520	1624	1648	1909	3396	3916	1717
Titan Insurance Co^	1382	1990	2616	2616	2390	1348	1310	1304	1296	940	1158	1274	1220	1362	1146	910
Tokio Marine	1796	1461	1350	1712	1423	981	1101	1539	1019	1014	900	982	743	866	1676	1332
Unitrin Direct Prop & Cas#	4647	3570	2825	3372	3112	2825	1971	2825	1785	1426	1348	1766	1359	1887	3112	1474
Vigilant Ins Co (Chubb)	1953	1769	1769	1953	1953	977	1009	1824	837	816	931	717	876	1048	1021	739
West American Ins Co	3275	2940	3368	3906	3368	3119	2862	2940	1854	2183	1543	1594	1367	1501	3191	1961
Westfield Insurance Co	2425	2107	2312	2328	2312	1267	1621	2107	1025	1055	924	862	981	1144	1624	947

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Example 2

Drivers: Married couple, age 35;

Wife -7 mi commute 1 way, 9,000 mi/yr; \$25,000/yr

Husband - 14 mi commute 1 way, 13,000 mi/yr; \$40,000/yr;

both drivers no tickets or accidents; two children.

Cars: Wife - 2003 Dodge Grand Caravan SE, 4-door

VIN: 1D4&P243&3

Husband - 2003 Saturn ION1, 4-door sedan

VIN: 1G8AF52F&3

Coverages & Limits:

BI/PD 100/300/100 or 300 CSL

PPI \$1,000,000

PIP medical & work loss excess

UM 20/40

Car 1 and Car 2

BROAD COLLISION \$250 deductible

COMPREHENSIVE \$100 deductible

ANNUAL PREMIUMS BASED ON EXAMPLE 2 - All discounts are not included in the premiums listed below. See listing of possible discounts on page 6 of this guide.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Allstate Ins Co	13452	11792	13573	13772	12592	8453	6972	7103	7158	6046	5908	6008	6067	6636	6975	6495
Allstate Prop & Cas+	10474	10474	10474	12115	12115	6791	5468	5316	4802	5061	5192	4553	5000	5042	5042	5153
American Insurance Co	4338	3980	4338	4338	4338	3222	3664	3980	2848	2832	2832	2678	2701	2851	3956	3230
American Int'l Ins Co (AIG)	3685	3283	4246	4370	3792	2410	2242	1996	2292	1962	1684	1683	1782	2179	2193	1965
American Int'l South (AIG)	8001	6969	9132	8914	8371	4341	4214	3728	4381	3668	2892	2962	3277	3998	4170	3416
AMEX Assurance Co	7944	7274	7120	7788	7120	4746	3434	3562	3332	3124	2494	2542	2088	3266	4942	2648
Amica Mutual Ins Co	4765	3899	4158	5389	4158	3176	2151	2138	2173	2364	1750	1798	1759	1875	3515	1952
Auto Club Ins Assn*	8942	6672	8274	7556	7593	5844	4540	3984	4924	4259	3397	3399	2726	5579	5860	3237
Auto-Owners Ins Co+	7851	6199	7629	7851	6199	5456	5359	3890	4328	3617	3636	3247	3377	4358	6203	3695
Bristol West Ins Co^	12056	8513	12056	12056	12056	7754	4578	5708	4330	3846	3615	4168	3656	4596	6970	4082
Cincinnati Ins Co	6116	2957	5196	6110	5196	2950	2634	2717	3053	2524	2126	1884	2184	2309	3862	2447
Citizens Ins Co of America	12691	10936	13803	13803	12691	8500	5928	4709	6155	5123	4279	4045	4387	6044	7856	4191
Citizens Ins Co of Midwest	6924	5338	7292	5908	4862	4140	2834	2662	2874	2530	2228	2280	2228	2068	3196	2300
Dairyland Insurance Co+^	13763	15185	13889	13889	15185	10469	14492	7958	5936	4460	3850	5054	4748	6548	7754	4604
Emcasco Ins Co	8206	6536	8834	8998	8834	5450	5190	4788	3762	3162	3232	2422	2804	2948	6420	3302
Employers Mutual Cas	8206	6536	8834	8998	8834	5450	5190	4788	3762	3162	3232	2422	2804	2948	6420	3302
Encompass Prop & Cas	6661	6486	6661	8801	8412	4653	4516	4459	3628	3970	2867	2827	3089	3834	3764	3290
Esurance Insurance Co#	8170	6228	5676	6418	6712	5500	3480	4190	3160	2926	2582	3070	2702	3302	5114	2986
Farm Bureau General*	6385	6385	6385	6385	6385	4432	4355	3266	3476	2811	2933	2452	2500	3750	4505	3085
Farm Bureau Mutual*	6385	6385	6385	6385	6385	4432	4355	3266	3476	2811	2933	2452	2500	3750	4505	3085
Farmers Ins Exchange*	26541	22745	22486	27798	20839	12756	12788	10997	10840	6616	8187	7593	5123	9577	9955	5630
Federal Ins Co (Chubb)	5504	5265	5265	5504	5504	2845	3204	5067	2585	2537	2674	2319	2345	2691	3122	2549
First Liberty Ins Corp	6923	12207	15384	15669	14768	10404	7167	6671	7239	6155	5462	5706	5629	7568	10053	5655
Frankenmuth Mutual	6962	6962	6962	6962	6962	5534	4416	2998	3772	3020	2504	2504	2504	3408	5534	2854
Fremont Insurance Co	7260	7260	7260	7260	7260	5566	5566	4344	4344	3502	3374	3032	3032	4548	4344	3208
GEICO Indemnity Co+#	4750	3953	4548	4480	4548	3248	2493	2614	2095	2005	1906	2190	2094	2252	2840	2167
Grange Insurance of MI^	19500	14338	19500	19500	12406	7542	7832	6536	6900	6054	5644	6736	5478	6930	10282	5478
Great Lakes Casualty	11588	8096	8932	8688	8574	7182	4346	4930	3832	3434	3248	3390	3430	3620	4940	3604
Great Northern (Chubb)	5504	5265	5265	5504	5504	2845	3204	5067	2585	2537	2674	2319	2345	2691	3122	2549
Harleysville Lake States	5487	5487	5487	4480	5487	3779	3097	2241	2934	2342	2420	2049	1811	2342	5487	2171
Hartford Casualty	6527	5915	6527	6527	6527	3754	3581	3829	3076	2875	2512	2619	2613	3253	3441	2668
Hartford of the Midwest	6527	5915	6527	6527	6527	3754	3581	3829	3076	2875	2512	2619	2613	3253	3441	2668
Hastings Mutual Ins Co	6968	5614	6968	7652	6968	4728	4020	5614	2156	2028	2276	2324	2326	2240	4746	2872

ANNUAL PREMIUMS BASED ON EXAMPLE 2

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Home-Owners Ins Co	7457	5890	7244	7457	5890	5182	5089	3699	4110	3437	3454	3086	3208	4138	5894	3514
Horace Mann Ins Co	11251	8458	11013	11013	11013	7533	6701	6664	5545	6369	5960	5840	4343	5590	7440	5571
Integon National Ins Co [^]	6244	6962	5916	6962	6682	4762	2974	3244	3142	2706	2320	2638	2502	3054	4722	2636
Liberty Mutual Fire Ins	6923	12207	15384	15669	14768	10404	7167	6671	7239	6155	5462	5706	5629	7568	10053	5655
Merchants Mutual Ins Co	8123	5415	6779	8144	6779	4927	4971	5415	3283	2954	2718	2623	3212	3869	5666	2974
Mercury National Ins Co	9000	5358	6844	6924	7316	5648	4834	4244	3164	2868	2496	3004	2480	3388	4954	3038
Metropolitan Direct P&C#	7114	6580	5806	6194	6580	4054	3560	3828	3012	3304	2888	2906	2862	3744	4842	3010
Metropolitan General	7470	6910	6104	6506	6910	4252	3734	4010	3154	3458	3018	3038	2994	3924	5076	3150
Metropolitan Prop & Cas	7470	6910	6104	6506	6910	4252	3734	4010	3154	3458	3018	3038	2994	3924	5076	3150
Michigan Insurance Co	10678	9253	11463	11463	10678	5800	4628	4102	4935	4102	3569	3129	3129	5320	6438	3419
Michigan Millers Mutual	6596	5314	5864	6713	5864	3868	3366	3242	2358	2358	2182	1586	2102	2508	3948	2142
Mid-Century (Farmers)*	26541	22745	22486	27798	20839	12756	12788	10997	10840	6616	8187	7593	5123	9577	9955	5630
Nationwide Mutual Fire	5067	5879	5067	5865	5879	3016	2288	3016	2654	1957	1993	2247	2134	2227	3336	2254
New Hampshire Ind (AIG)	8582	6458	8964	6662	5954	5672	3288	3954	3048	2880	2532	2956	2632	3230	5038	2978
Pacific Indemnity(Chubb)	5504	5265	5265	5504	5504	2845	3204	5067	2585	2537	2674	2319	2345	2691	3122	2549
Pioneer State Mutual	4182	3530	4182	4182	4182	3372	3978	3530	1968	1854	1844	1550	1868	2394	2424	2682
Progressive Marathon#	15347	11136	10912	11972	10051	10179	6637	7043	5510	5086	4768	5545	4972	5754	9306	5333
Progressive MI Ins Co	17910	12028	11622	13216	10330	10434	6354	7324	5564	4956	5082	6118	5358	5902	9654	5616
Safeco Insurance Co of IL [^]	5102	3926	3686	4012	3768	2360	2870	2726	1962	2054	1766	1934	1936	1992	3280	2118
Secura Ins A Mutual Co+	10743	10743	10743	10743	10743	6213	4023	6213	3221	3242	1891	1952	4140	4681	4280	3012
Standard Fire (Travelers)	7516	6080	7516	7516	3522	3596	3522	6080	2637	2421	2296	2502	2499	2769	4415	2239
State Auto Mutual Ins Co	3964	3966	4034	3984	3868	4526	3868	4274	2822	2922	2822	2774	2774	3638	4836	2728
State Farm Mutual Auto	9744	7628	12909	12471	10690	8140	5569	5093	6030	5540	4445	4737	4892	7687	8228	5012
Titan Insurance Co [^]	12422	12736	15872	15872	15606	6132	6000	6386	5544	4548	5462	5586	5866	7238	5788	6048
Tokio Marine	5008	4038	4183	5008	4183	2338	2904	4038	2269	2299	2299	2354	2342	2205	5008	3204
Unitrin Direct Prop & Cas#	7774	5976	5550	6086	5891	5250	3550	3816	2964	2743	2575	2965	2652	3132	4965	2888
Vigilant Ins Co (Chubb)	5504	5265	5265	5504	5504	2845	3204	5067	2585	2537	2674	2319	2345	2691	3122	2549
West American Ins Co	7501	6541	6691	7402	6691	4862	4892	6541	3894	3895	2922	2615	2830	2788	5401	3320
Westfield Insurance Co	4821	4086	4620	4645	4620	2606	3168	4086	2109	2145	1899	1858	2034	2343	3289	1920

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

[^]Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Example 3

Drivers: Married couple, age 42; 17 year old child with driver license who occasionally drives Car 1
 Wife - 3 mi commute 1 way, 12,000 mi/yr; \$30,000/yr; no tickets or accidents.
 Husband - 10 mi commute 1 way, 15,000 mi/yr; \$50,000/yr; 1 at-fault accident and 1 moving violation within the past year for speeding 9 mph over speed limit
 Cars: Wife - 2004 Pontiac Grand Prix GT1, 4-door sedan
 VIN: 1G2WP522&4
 Husband - 1999 Chevrolet Silverado 1500, 4x4
 VIN: 1GC&K14V&X

Coverages & Limits:
 BI/PD 100/300/100 or 300 CSL
 PPI \$1,000,000
 PIP medical & work loss excess
 UM 20/40
Car 1:
 BROAD COLLISION \$500 deductible
 COMPREHENSIVE \$100 deductible
Car 2: No physical damage coverage

ANNUAL PREMIUMS BASED ON EXAMPLE 3 - All discounts are not included in the premiums listed below. See listing of possible discounts on page 6 of this guide.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Allstate Ins Co	14899	12982	14794	15372	13644	9846	7991	8013	8093	6895	6649	6693	6738	7490	8080	7412
Allstate Prop & Cas+	11717	11717	11717	13652	13652	7984	6459	6212	5435	6006	6020	5245	5636	5942	5942	5985
American Insurance Co	4117	3752	4117	4117	4117	3202	3512	3752	2712	2844	2844	2645	2613	3149	4003	2974
American Int'l Ins Co (AIG)	7086	6164	8376	8506	7269	4389	4146	3603	4168	3582	2913	2969	3212	3953	4072	3517
American Int'l South (AIG)	8993	7686	10402	10002	9245	4785	4734	4114	4796	4065	3129	3242	3628	4399	4668	3744
AMEX Assurance Co	8262	7438	7096	8190	7096	5652	3796	3894	3582	3496	2704	2818	2252	3932	5444	2768
Amica Mutual Ins Co	12184	9954	10613	13813	10613	7913	5557	5430	5629	5926	4337	4519	4481	4800	8734	4882
Auto Club Ins Assn*+	10270	7549	9460	8678	8619	6450	5062	4451	5491	4717	3755	3807	3079	6194	6534	3513
Auto-Owners Ins Co+	8506	6714	8261	8506	6714	5911	5804	4217	4686	3918	3938	3516	3656	4722	6718	3982
Bristol West Ins Co^	18785	13157	18785	18785	18785	12134	7683	9816	7238	6206	5886	6708	5672	7652	11663	6617
Cincinnati Ins Co	9173	4479	7882	9140	7882	4448	4094	4141	4656	3868	3192	2826	3287	3424	5891	3770
Citizens Ins Co of America	29500	25360	32107	32107	29500	19635	13560	10694	14111	11675	9687	9140	9934	13844	18109	9469
Citizens Ins Co of Midwest	11374	8686	12068	9672	7884	6864	4706	4366	4644	4176	3618	3740	3648	3380	5276	3766
Dairyland Insurance Co+^	23523	26505	24771	24771	26505	17915	23942	13161	9718	7393	6751	8475	7954	10871	12963	7771
Emcasco Ins Co	21342	16772	23148	23532	23148	13600	12964	11836	8940	7250	7490	5256	6334	6684	16158	7648
Employers Mutual Cas	21342	16772	23148	23532	23148	13600	12964	11836	8940	7250	7490	5256	6334	6684	16158	7648
Encompass Prop & Cas	9175	9092	9175	12641	12316	6690	6438	6309	5105	5702	3958	3907	4243	5615	5371	4603
Esurance Insurance Co#	11532	8914	7896	9060	9568	7820	5014	6276	4524	4092	3584	4342	3730	4804	7512	4222
Farm Bureau General*	7210	7210	7210	7210	7210	5147	4964	3791	3913	3250	3356	2789	2867	4333	5200	3454
Farm Bureau Mutual*	7210	7210	7210	7210	7210	5147	4964	3791	3913	3250	3356	2789	2867	4333	5200	3454
Farmers Ins Exchange*	52863	43324	41896	51661	39270	26131	24977	21262	21012	12893	15776	14668	9870	18144	18971	11183
Federal Ins Co (Chubb)	8192	7780	7780	8192	8192	3967	4524	7505	3545	3463	3694	3157	3255	3767	4383	3448
First Liberty Ins Corp	10917	19500	24882	25289	23779	16571	11202	10533	11415	9631	8479	8922	8966	11885	15930	8685
Frankenmuth Mutual	10404	10404	10404	10404	10404	8204	6632	4336	5502	4380	3808	3608	3608	4962	8204	4142
Fremont Insurance Co	7946	7946	7946	7946	7946	6224	6224	4856	4856	3920	3760	3368	3368	5080	4856	3576
GEICO Indemnity Co+#	7108	5888	6752	6718	6752	4841	3703	3900	3086	2917	2750	3227	3046	3310	4240	3152
Grange Insurance of MI^	25990	19118	25990	25990	16888	10348	10708	8904	9388	7896	7460	9254	7228	9554	13890	7262
Great Lakes Casualty	11232	8228	8428	8410	8428	7166	4596	5506	4062	3590	3378	3486	3384	3920	5374	3762
Great Northern (Chubb)	8192	7780	7780	8192	8192	3967	4524	7505	3545	3463	3694	3157	3255	3767	4383	3448
Harleysville Lake States	9589	9589	9589	7665	9589	6421	5346	3713	4840	3893	3990	3396	3032	3893	9589	3525

ANNUAL PREMIUMS BASED ON EXAMPLE 3

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Hartford Casualty	11636	10579	11636	11636	11636	6629	6230	6695	5293	4946	4104	4411	4415	5562	6064	4460
Hartford of the Midwest	11636	10579	11636	11636	11636	6629	6230	6695	5293	4946	4104	4411	4415	5562	6064	4460
Hastings Mutual Ins Co	8902	7062	8902	9706	8902	6146	5234	7062	2806	2716	2910	3004	2984	2934	6178	3732
Home-Owners Ins Co	8077	6378	7847	8077	6378	5616	5514	4007	4451	3722	3740	3342	3474	4486	6382	3782
Horace Mann Ins Co	12946	9569	12658	12658	12658	8377	7342	7401	6081	6891	6382	6161	4782	6077	8183	5945
Integon National Ins Co^	8622	9590	8066	9590	9180	6726	4320	4798	4402	3826	3320	3776	3518	4372	6726	3754
Liberty Mutual Fire Ins	10917	19500	24882	25289	23779	16571	11202	10533	11415	9631	8479	8922	8966	11885	15930	8685
Merchants Mutual Ins Co	12809	8469	10555	12877	10555	7669	7623	8469	5164	4522	4151	4078	4961	6125	8987	4577
Mercury National Ins Co	9408	5776	6748	7262	7808	6096	5224	4966	3534	3190	2744	3306	2676	3870	5614	3368
Metropolitan Direct P&C#	10884	10072	8832	9378	10072	6172	5388	5774	4510	4922	4294	4302	4222	5590	7358	4494
Metropolitan General	11446	10592	9292	9864	10592	6488	5660	6074	4736	5164	4502	4510	4430	5870	7736	4706
Metropolitan Prop & Cas	11446	10592	9292	9864	10592	6488	5660	6074	4736	5164	4502	4510	4430	5870	7736	4706
Michigan Insurance Co	14095	12222	15150	15150	14095	7618	6066	5361	6466	5361	4648	4067	4067	6976	8471	4442
Michigan Millers Mutual	10156	8174	9022	10362	9022	5952	5184	4988	3636	3636	3356	2444	3230	3862	6074	3292
Mid-Century (Farmers)*	52863	43324	41896	51661	39270	26131	24977	21262	21012	12893	15776	14668	9870	18144	18971	11183
Nationwide Mutual Fire	5964	6774	5964	6832	6774	3628	2760	3628	3126	2361	2355	2660	2500	2660	4013	2659
New Hampshire Ind (AIG)	11592	8956	11888	8972	8188	7942	4834	6070	4416	4140	3588	4190	3630	4866	7540	4348
Pacific Indemnity(Chubb)	8192	7780	7780	8192	8192	3967	4524	7505	3545	3463	3694	3157	3255	3767	4383	3448
Pioneer State Mutual	5280	4390	5280	5280	5280	4160	4952	4390	2370	2234	2228	1866	2258	2908	2948	3180
Progressive Marathon#	19189	14653	13702	15039	12723	13096	8860	9772	7411	6720	6277	7470	6407	7880	12527	7121
Progressive MI Ins Co	23590	16694	15320	17408	14046	14398	9322	11102	8136	7208	7354	8720	7508	8926	14356	8344
Safeco Insurance Co of IL^	11258	8712	7910	8712	8240	5186	6160	6338	4228	4428	3654	4180	4070	4342	7520	4514
Secura Ins A Mutual Co+	13256	13256	13256	13256	13256	7620	4867	7620	3951	4161	2291	2338	5112	5810	5469	3831
Standard Fire (Travelers)	13231	10465	13231	13231	6077	6189	6077	10465	4520	4178	4010	4353	4330	4800	7705	3867
State Auto Mutual Ins Co	7660	7838	7780	7534	7690	8692	7690	8256	5282	5514	5242	5124	5124	6912	9300	5086
State Farm Mutual Auto	13726	10515	18727	18186	15024	11940	7928	7235	8526	7939	6133	6500	6819	11028	11956	6884
Titan Insurance Co^	11650	12474	15400	15400	15164	6094	5998	6302	5520	4492	5410	5610	5866	7010	5682	5684
Tokio Marine	5146	4209	4237	5146	4237	2472	3018	4209	2434	2430	2430	2452	2360	2355	5146	3467
Unitrin Direct Prop & Cas#	11586	9243	8379	9164	8941	8062	5553	6096	4665	4240	3964	4553	4024	4975	7784	4505
Vigilant Ins Co (Chubb)	8192	7780	7780	8192	8192	3967	4524	7505	3545	3463	3694	3157	3255	3767	4383	3448
West American Ins Co	11758	10345	10657	11936	10657	7946	7909	10345	6141	6258	4693	4293	4470	4448	8741	5346
Westfield Insurance Co	7443	6290	7121	7158	7121	3905	4824	6290	3120	3179	2789	2708	2997	3493	4999	2825

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Example 4

Drivers: Retired couple, age 66; pleasure use, 2,800 mi/yr;
no tickets or accidents; no earned income, work loss waived; no dependents
Car: 2005 Buick Lesabre Custom, 4-door sedan
VIN: 1G4HP54K&5

Coverages & Limits:
BI/PD 100/300/100 or 300 CSL
PPI \$1,000,000
PIP medical primary, no deductible
UM 20/40
BROAD COLLISION \$500 deductible
COMPREHENSIVE \$100 deductible

ANNUAL PREMIUMS BASED ON EXAMPLE 4 - All discounts are not included in the premiums listed below. See listing of possible discounts on page 6 of this guide.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Allstate Ins Co	5667	4998	5792	5830	5341	3577	2947	3027	3020	2552	2513	2577	2561	2850	2978	2721
Allstate Prop & Cas+	4651	4651	4651	5431	5431	3085	2460	2382	2101	2280	2331	2031	2206	2269	2269	2281
American Insurance Co	2265	2080	2265	2265	2265	1676	1914	2080	1485	1471	1471	1394	1407	1472	2055	1682
American Int'l Ins Co (AIG)	1531	1362	1767	1800	1571	1004	950	856	968	844	727	734	780	922	937	839
American Int'l South (AIG)	3339	2922	3820	3728	3514	1799	1756	1562	1830	1524	1211	1249	1383	1664	1732	1423
AMEX Assurance Co	4890	4490	4336	4836	4336	3180	2230	2294	2164	2060	1612	1642	1310	2172	3226	1714
Amica Mutual Ins Co	3304	2700	2880	3737	2880	2155	1498	1477	1509	1615	1196	1242	1224	1301	2385	1336
Auto Club Ins Assn*+	4860	3580	4463	4111	4073	3049	2394	2098	2598	2236	1779	1805	1459	2938	3075	1679
Auto-Owners Ins Co+	3101	2441	3012	3101	2441	2149	2110	1532	1707	1428	1431	1278	1330	1719	2444	1457
Bristol West Ins Co^	11987	8390	11987	11987	11987	7702	4677	5926	4418	3834	3632	4188	3610	4669	7124	4090
Cincinnati Ins Co	2920	1392	2443	2901	2443	1396	1265	1271	1430	1174	1010	884	1033	1105	1857	1129
Citizens Ins Co of America	7050	6073	7672	7672	7050	4721	3282	2604	3414	2838	2370	2236	2423	3351	4355	2313
Citizens Ins Co of Midwest	4276	3308	4514	3660	3010	2606	1818	1704	1848	1632	1452	1498	1444	1328	2022	1510
Dairyland Insurance Co+^	9514	10462	9682	9682	10462	7378	9790	5422	3958	3022	2782	3454	3238	4438	5302	3190
Emcasco Ins Co	4146	3326	4458	4540	4458	2742	2628	2438	1904	1610	1648	1218	1412	1482	3268	1680
Employers Mutual Cas	4146	3326	4458	4540	4458	2742	2628	2438	1904	1610	1648	1218	1412	1482	3268	1680
Encompass Prop & Cas	3289	3202	3289	4283	4108	2291	2238	2210	1820	2009	1427	1423	1537	1921	1885	1650
Esurance Insurance Co#	4942	3830	3462	3912	4114	3388	2220	2718	2022	1862	1660	1972	1732	2128	3240	1908
Farm Bureau General*	2772	2772	2772	2772	2772	2008	1932	1486	1534	1285	1325	1110	1130	1699	2029	1366
Farm Bureau Mutual*	2772	2772	2772	2772	2772	2008	1932	1486	1534	1285	1325	1110	1130	1699	2029	1366
Farmers Ins Exchange*	13934	10590	10824	13350	10218	5986	6153	5281	5113	3133	3862	3581	2535	4504	4590	2655
Federal Ins Co (Chubb)	2627	2502	2502	2627	2627	1358	1524	2415	1228	1209	1271	1114	1120	1289	1488	1214
First Liberty Ins Corp	3971	7059	8968	9101	8595	5961	4068	3818	4146	3500	3094	3243	3247	4318	5766	3191
Frankenmuth Mutual	2520	2520	2520	2520	2520	1412	1620	1106	1384	1120	932	932	932	1258	1412	1062
Fremont Insurance Co	3334	3334	3334	3334	3334	2558	2558	2002	2002	1618	1558	1404	1404	2096	2002	1484
GEICO Indemnity Co+#	2380	1972	2259	2247	2259	1621	1246	1317	1047	991	937	1098	1041	1116	1418	1064
Grange Insurance of MI^	11010	8088	11010	11010	7220	4346	4592	3744	4030	3422	3228	3970	3084	4106	5872	3084
Great Lakes Casualty	5710	3396	4232	4282	4232	3564	2170	2492	1920	1714	1620	1680	1676	1818	2482	1800
Great Northern (Chubb)	2627	2502	2502	2627	2627	1358	1524	2415	1228	1209	1271	1114	1120	1289	1488	1214
Harleysville Lake States	4112	4112	4112	3278	4112	2768	2278	1608	2091	1676	1722	1469	1314	1707	4112	1547
Hartford Casualty	2511	2285	2511	2511	2511	1459	1395	1499	1209	1139	997	1040	1043	1272	1345	1056
Hartford of the Midwest	2511	2285	2511	2511	2511	1459	1395	1499	1209	1139	997	1040	1043	1272	1345	1056
Hastings Mutual Ins Co	2706	2178	2706	2968	2706	1842	1568	2178	844	796	884	904	908	876	1850	1118

ANNUAL PREMIUMS BASED ON EXAMPLE 4

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Home-Owners Ins Co	2945	2319	2861	2945	2319	2041	2005	1455	1623	1358	1359	1214	1264	1635	2322	1384
Horace Mann Ins Co	5096	3795	4982	4982	4982	3378	3012	2973	2506	2875	2695	2643	1986	2520	3360	2514
Integon National Ins Co [^]	3214	3714	3094	3714	3532	2530	1614	1734	1644	1418	1226	1408	1316	1620	2626	1394
Liberty Mutual Fire Ins	3971	7059	8968	9101	8595	5961	4068	3818	4146	3500	3094	3243	3247	4318	5766	3191
Merchants Mutual Ins Co	4945	3280	4101	4954	4101	2974	2985	3280	1991	1763	1624	1574	1930	2390	3441	1784
Mercury National Ins Co	4026	2442	2952	3096	3320	2506	2440	2062	1460	1316	1138	1392	1130	1590	2370	1388
Metropolitan Direct P&C#	3788	3494	3094	3300	3494	2152	1890	2034	1598	1764	1536	1546	1524	1998	2576	1604
Metropolitan General	3980	3670	3250	3470	3670	2258	1980	2136	1674	1846	1608	1622	1594	2094	2704	1674
Metropolitan Prop & Cas	3980	3670	3250	3470	3670	2258	1980	2136	1674	1846	1608	1622	1594	2094	2704	1674
Michigan Insurance Co	6360	5515	6829	6829	6360	3445	2741	2425	2926	2425	2105	1848	1848	3158	3826	2017
Michigan Millers Mutual	3172	2552	2818	3234	2818	1860	1620	1556	1138	1138	1050	764	1008	1206	1894	1030
Mid-Century (Farmers)*	13934	10590	10824	13350	10218	5986	6153	5281	5113	3133	3862	3581	2535	4504	4590	2655
Nationwide Mutual Fire	2571	2922	2571	2886	2922	1509	1171	1509	1304	977	1014	1138	1051	1120	1704	1109
New Hampshire Ind (AIG)	6088	4604	6298	4706	4292	4126	2404	2980	2242	2122	1842	2126	1882	2442	3806	2204
Pacific Indemnity(Chubb)	2627	2502	2502	2627	2627	1358	1524	2415	1228	1209	1271	1114	1120	1289	1488	1214
Pioneer State Mutual	1488	1230	1488	1488	1488	1162	1404	1230	628	594	586	476	598	790	806	902
Progressive Marathon#	7019	5115	4862	5385	4539	4544	3074	3412	2551	2336	2189	2573	2253	2711	4423	2454
Progressive MI Ins Co	8530	5814	5392	6216	4906	4966	3100	3760	2724	2426	2478	3000	2566	2962	4916	2756
Safeco Insurance Co of IL [^]	2230	1728	1618	1756	1660	1054	1266	1224	880	920	790	866	862	894	1464	940
Secura Ins A Mutual Co+	6045	6045	6045	6045	6045	3491	2259	3491	1794	1798	1046	1083	2309	2619	2390	1675
Standard Fire (Travelers)	3492	2805	3492	3492	1633	1665	1633	2805	1223	1131	1068	1166	1157	1288	2049	1041
State Auto Mutual Ins Co	1870	1876	1902	1882	1826	2136	1826	2020	1334	1386	1338	1314	1314	1718	2284	1292
State Farm Mutual Auto	4380	3379	5905	5731	4793	3766	2536	2326	2735	2536	1992	2116	2209	3501	3781	2228
Titan Insurance Co [^]	8680	9306	11598	11598	11364	4466	4392	4618	4056	3248	3954	4114	4276	5170	4154	4166
Tokio Marine	2064	1678	1729	2064	1729	1007	1230	1678	973	985	985	1005	990	950	2064	1359
Unitrin Direct Prop & Cas#	3950	3000	2724	3027	2929	2600	1771	2006	1487	1353	1273	1496	1304	1582	2545	1420
Vigilant Ins Co (Chubb)	2627	2502	2502	2627	2627	1358	1524	2415	1228	1209	1271	1114	1120	1289	1488	1214
West American Ins Co	3963	3484	3575	3979	3575	2648	2642	3484	2074	2100	1575	1434	1515	1499	2915	1781
Westfield Insurance Co	2752	2330	2635	2649	2635	1476	1801	2330	1190	1214	1072	1042	1148	1328	1869	1084

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

[^]Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Shopping for Auto Insurance Worksheet - Section I

This worksheet provides a place to record information an insurer will need in order to accurately quote you a premium. It is important to be consistent when sharing information with each insurer; this allows you to compare premiums on an “apple-to-apple” basis.

Vehicles to be Insured:

Make/Model	Year	Vehicle identification number (VIN)	Principal owner	Principal operator	Occasional operator

Drivers to be Insured on the Policy:

Name	License number	Age	Miles to work

Accidents or moving violations or convictions of each driver during the past three years:

Remember: Check the discounts you may be eligible for:

- ✓ Anti-theft devices
- ✓ Multiple vehicle policy
- ✓ Anti-lock brakes
- ✓ Good student
- ✓ See page 6 for a list of other possible discounts
- ✓ **Ask the company what additional discounts they offer that would apply to you.**

Shopping for Auto Insurance Worksheet - Section II

Use this chart to compare the quotes you receive from insurers and to explore the options available to you. Review your current policy to verify your coverage limits and deductibles and whether your current Personal Injury Protection (PIP) and work loss coverages are Excess (Coordinated) or Primary (Uncoordinated). Make sure you use the same limits of coverage, deductibles and PIP selections from company to company to ensure an accurate comparison.

Annual Premiums					
Coverage		Company A	Company B	Company C	Company D
Liability (See page 1 for details about these coverages)					
MANDATORY	Personal Injury Protection including work loss and replacement services				
	Property Protection Insurance - \$1,000,000 required				
	Residual Liability Insurance – Bodily Injury and Property Damage (law requires 20/40/10 limits)				
Collision (See page 2 for definitions)					
OPTIONAL	Broad Form				
	\$__ Deductible				
	\$__ Deductible				
	Standard				
	\$__ Deductible				
	\$__ Deductible				
	Limited				
	\$__ Deductible				
	\$__ Deductible				
	Comprehensive				
	\$__ Deductible				
	\$__ Deductible				
	Uninsured/ Underinsured Motorist				
	Auto Rental Coverage				
	Roadside Service				
	Discounts Offered by Company – List each discount for which you qualify for and the amount it will reduce your premium				

Shopping for Auto Insurance Worksheet - Section III

Use this “Coverage Collection Worksheet” to review whether your current coverages meet your needs. You can see how the various options may ultimately impact your total premium.

		May Cost Less	May Cost More	
	Coverage	Options	Standard	Options
MANDATORY	Personal Injury Protection including work loss and replacement services (See page 1)	You may purchase a coordinated or excess policy if you already have a health insurance policy and/or disability policy that would coordinate – ask your agent	Unlimited medical benefits; maximum work loss amount per month \$4,293; and up to \$20 per day in replacement services	You must purchase uncoordinated or primary coverage if you have no other health insurance or disability coverage that will coordinate or if you have Medicare coverage – ask your agent
	Property Protection Insurance (See page 1)	No options to reduce	Up to \$1 million for damage your car does to other people’s property in Michigan	No options to increase
	Residual Liability Insurance – Bodily Injury and Property Damage (See page 1)	You must purchase at least the minimum \$20,000/\$40,000/\$10,000 coverage limits	-Up to \$20,000 for a person who is hurt or killed in an accident. -Up to \$40,000 for each accident if several people are hurt or killed. -Up to \$10,000 for property damage in another state	You can purchase higher limits than the standard 20/40/10 to protect you from liability in the event of a serious accident
OPTIONAL	THESE OPTIONAL COVERAGES WILL IMPACT YOUR TOTAL PREMIUM			
	Collision/ Comprehensive (See page 2)	You may purchase a higher deductible - \$1,000, \$1,500, or \$2,000 if your insurer offers such limits; or purchase standard or limited collision instead of broad collision. <u>You may elect to not purchase collision or comprehensive but you will not have coverage for damage to your vehicle.</u>	Optional coverage	You may purchase a lower deductible of \$50, \$100, \$150, \$200 or \$250 if your insurer offers such limits
	Uninsured/ Underinsured Motorist (See page 2)	You may purchase lower coverage limits or elect to not purchase this optional coverage	Optional coverage	You may purchase higher coverage limits
	Auto Rental Reimbursement	You may purchase a lower daily limit or not purchase this optional coverage	Optional coverage	You can purchase a higher daily limit
	Roadside Service	You may purchase a lower coverage limit or not purchase this optional coverage	Optional coverage	You can purchase a higher coverage limit

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